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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Joseph D. Lilly

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02/09/2007

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EXAMINER

NGUYEN, NGA B

ART UNIT

PAPER NUMBER

3692

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
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3 MONTHS

02/09/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

09/780,468

Applicant(s)

LILLY ET AL.

Examiner

Nga B. Nguyen

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on August 18, 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-84 is/are pending in the application.
- 4a) Of the above claim(s) 11-25, 44-59, 67-71 and 79-84 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-10, 26-43, 60-66 and 72-78 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|--|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input checked="" type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. <u>10/23/06</u> . |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____. | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

1. This Office Action is the answer to the communication filed on August 18, 2006, which paper has been placed of record in the file.
2. Claims 1-10, 26-43, 60-66, and 72-78 are elected for consideration.

Response to Arguments/Amendment

3. Applicant's request for reconsideration of the finality of the rejection of the last Office action is persuasive and, therefore, the finality of that action is withdrawn.
4. Applicant's arguments with respect to claims 1-10, 26-43, 60-66, and 72-78 have been considered but are moot in view of new ground of rejection.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Claims 26-33 and 60-66 are rejected under 35 U.S.C. 102(e) as being anticipated by Walker et al (hereinafter Walker), U.S. Patent No. 6,330,544.

Regarding to claim 26, Walker discloses a method for providing extra credit lines to credit cards with existing lines of credit, comprising:

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presenting an offer to a customer holding a credit card with at least one existing credit line (column 7, lines 13-20, credit card issuer offers a redemption voucher to credit card holder via a mail service as an attachment or insert material in the credit card holder's monthly billing statement; Note that the redemption voucher is equivalent to an extra credit line in the claimed invention);

adding at least one extra credit line to the customer's credit card (column 17, line 60-column 18, line 10); and

notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified (column 15, lines 30-50, the status of the redemption voucher will appear on the next statement or bill of the card holder).

Regarding to claims 27-30, Walker further discloses permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors; permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card; permitting the selected vendors to be determined by the customer; permitting the at least one extra credit line and the at least one existing credit line to be used to purchase goods and services at the vendor sites (column 20, lines 5-20).

Regarding to claim 31, Walker further discloses applying purchases to an available balance associated with the extra credit line prior to applying purchases to an available balance associated with the existing credit line (column 14, lines 10-30).

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Regarding to claim 32, Walker further discloses wherein presenting the offer comprises: presenting the offer to the customer by at least one of the following: a web site accessed by the customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal (column 7, lines 35-55, a web site accessed by the customer).

Regarding to claim 33, Walker further discloses wherein notifying comprises: notifying the customer by at least one of a web site accessed by the following: customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal (column 7, lines 35-55, a web site accessed by the customer).

Claims 60-66 are written in means that parallel the limitations found in claims 26-32 above, therefore, are rejected by the same rationale.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 1-10, 34-43 and 72-78 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al (hereinafter Walker), U.S. Patent No. 6,330,544.

Regarding to claim 1, Walker discloses a method for providing at least one extra credit line to an existing credit card account, comprising:

presenting an offer for an extra credit line to each customer in the target customer group (column 7, lines 13-20, credit card issuer offers a redemption voucher to credit card holder via a mail service as an attachment or insert material in the credit card holder's monthly billing statement; Note that the redemption voucher is equivalent to an extra credit line in the claimed invention).

processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit (column 17, line 60-column 18, line 10);

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account (column 15, lines 30-50, the status of the redemption voucher will appear on the next statement or bill of the card holder).

Walker does not clearly disclose determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer. However, Walker does teach customers can receive the redemption vouchers via mail service or via the Internet. Moreover, determining a target customer group from a set of customers is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Walker's to adopt the well known feature above for

purpose of providing more efficiency and convenient for the particular group of customers can receive the redemption voucher.

Regarding to claim 2, Walker further discloses wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes: presenting the offer for extra credit on a page included in the web site; and receiving a response from the web site customer through the web site (column 7, lines 35-55). Walker does not disclose notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page. However, notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page is well known in the art. For example, customers can access the credit card issuer's web page to check the account balance, transaction activities, etc.. of their credit accounts. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Walker's to adopt the well-known feature above for the purpose of providing more convenient for the customer to check the status of the redemption voucher.

Regarding to claims 3-5, Walker does not disclose wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a point of sale terminal associated with a vendor, and wherein presenting offers further includes: sending a message indicating the offer for extra credit to the point of sale terminal; presenting the offer to the point of sale customer at the point of sale terminal; and processing a response to the offer from the point of sale customer,

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wherein presenting the offer to the point of sale customer further includes printing the offer for extra credit on a sales receipt associated with the purchase transaction, presenting the offer to the point of sale customer further includes displaying a message on a display at the point of sale terminal, wherein the message indicates to a user of the point of sale terminal to notify the point of sale customer of the offer for extra credit. However, presenting the special offer to the point of sale customer at the point of sale terminal by printing the special offer on a sales receipt associated with the purchase transaction, displaying a message on a display at the point of sale terminal, and processing a response to the offer from the point of sale customer are well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Walker's to adopt the well-known features above for the purpose of providing more convenient to customers in receiving special offer at the conventional point of sale terminal.

Regarding to claims 6-10, Walker further discloses wherein processing responses includes: associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor; wherein associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes: determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit;

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wherein determining the set of vendors further includes: presenting a list of vendors to each customer, and receiving from each customer vendors selected from the list of vendors; wherein the list of vendors are presented to each customer based on each customer's customer profile; wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor (column 20, lines 5-20).

Claims 34-43 are written in computer-readable medium that parallel the limitations found in claims 1-10 above, therefore, are rejected by the same rationale.

Claims 72-78 are written in means that parallel the limitations found in claims 1, 2, 6-10 above, therefore, are rejected by the same rationale.

Conclusion

9. Claims 1-10, 26-43, 60-66, and 72-78 are rejected.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard E. Chilcot can be reached on (571) 272-6777.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

11. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

C/o Technology Center 3600

Washington, DC 20231

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label

"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).



NGA NGUYEN
PRIMARY EXAMINER

December 11, 2006